STATE OF INDIANA	) ) SS:	BEFORE THE INDIANA COMMISSIONER OF INSURANCE CAUSE NUMBER: 7192-AD08-0722-026	
COUNTY OF MARION	)		
IN THE MATTER OF:		)	
<b>Insurance Agent License</b>		j	
Application of:		)	FEB 10 2009
Benjamin L. Cramer		)	STATE OF INDIANA
4200 E. Sheffield Dr.		)	DEPT. OF INSURANCE
Bloomington, IN 47408		)	

## **FINAL ORDER**

On December 16, 2008, the Administrative Law Judge, filed his Findings of Fact, Conclusions of Law and Recommended Order in the above-captioned matter.

- The Department served Findings of Fact, Conclusions of law, and Recommended
   Order and Notice of Filing Recommended Order on Respondent's counsel.
- 2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.
- 3. Respondent has not filed an objection with the Commissioner regarding the Administrative Law Judge's Recommended Order, and more than eighteen (18) days have elapsed.

Therefore, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Applicant shall be granted the insurance producer license applied for, subject to a probationary period of two (2) years.

- 2. During the probationary period, Applicant shall be required to submit written reports to the attention of Department Investigator David Cuthbert. A report should be due every ninety (90) days for two (2) years from the date of the Commissioner's Final Order. Each report should contain:
  - a. The total number of quotes or proposals the Applicant presented during the period.
  - b. The total number of policies sold by Applicant during the period.
  - c. The total amount of premiums developed during the period on the policies sold by Applicant.
  - d. The total amount of commissions earned by Applicant during the period.
- 3. Applicant's request for written consent to engage in the business of insurance, pursuant to 18 U.S.C. §§1033 and 1034, shall be granted.

ALL OF WHICH IS ORDERED by the Commissioner this \[ \int D \] day of January, 2009.

James Atterholt, Commissioner Indiana Department of Insurance

Copies to:

Robert Hummel, Attorney Indiana Department of Insurance 311 W. Washington Street Suite 300 Indianapolis, Indiana 46204

James R. Detamore, Esq. P.O. Box 127 Lebanon, IN 46052